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Organisations To Add Another Dimension To Your Retirement

By JO GODDEN

Retired? Enjoying the freedom? Yes, of course you are... and yet sometimes perhaps you miss the structure or purpose of the day ahead, and the company of working colleagues?

Well, why not bring back that comfortable feeling of 'belonging' by joining one of the numerous organizations just waiting to welcome you, and so adding a further dimension to your retirement?

A question for the Ladies! What is the largest organization for women in England and Wales, which has approximately 230,000 members and has been running since 1915?

Yes, you've guessed it - IT IS THE WOMEN'S INSTITUTE, and NO, IT'S DEFINITELY NOT JUST 'JAM & JERUSALEM'. Aside from the friendly, social monthly meetings ...to quote ... "WI plays a unique role in enabling women to turn their interests into achievements and their concerns into campaigns".

There are approximately 7,300 Women's Institutes in England and Wales, so there is every likelihood that there is one near you. (If not, and you have a group of friends or colleagues who are keen to get involved, you might like to start your own WI with the help of a WI Advisor).

As well as the friendly 'get-togethers' with fellow members over a cup of tea and biscuits at the monthly meetings, you can sit back and be entertained by the stories and experiences of visiting lecturers from all walks of life. As an example, over the past few months, I have listened to an author's humorous 'look at life', an English lady's experience as an Iranian housewife, A Commodore who served on The Royal Yacht, and the 'upstairs/downstairs' experiences of a Yorkshire Housekeeper. WI Institutes also offer numerous activities and outings. At my local WI we also have a Handicraft section, Gardening section and Drama section (mainly humorous) and definitely not 'Calendar Girl' status - not yet anyway! (As they say, we would definitely need bigger buns),

One of the WI's aims is to help members to develop and enjoy their talents, and as an additional benefit the WI HAS IT'S OWN RESIDENTIAL COLLEGE at Marcham, Nr Oxford. This is an elegant Georgian Country House where members can attend a wide range of courses, from 2 nights to a week

Organisations To Add Another Dimension To Your Retirement

in length, and taught by tutors and specialists who come from all over the country. It is a very relaxed and enjoyable way of expanding your interests. Not only is the accommodation and food excellent, but the house is set in 17 acres of landscaped gardens complete with lake. I have stayed there myself and can thoroughly recommend it.

The above is just a synopsis of WI, and further information can be obtained from their site at

www.womens-institute.org.uk

This is just one of the many organizations that will expand your horizons and add another dimension to your retirement. Details of other organizations will be coming your way shortly, so make a note to click on

www.mabels.org.uk

followed by 'Jo's Jottings'.

Visit Mabels...Maintaining Bygone Times, containing numerous articles thoughtfully researched mainly for the older person. You may access these articles by visiting

<http://www.mabels.co.uk/>

– You will

learn about the best money saving tips, latest news & advice to improve your health, fitness, finances & retirement as well as information on nostalgic topics, places to visit, leisure & lifestyle, mobility & helpful organisations to make the most out of life and much, much more to benefit "Your Quality of Life".

Saving For Retirement Is Something Many People Put Off, But Why?

By Robert Michael

Saving for retirement is something many people put off and put off thinking they will start next year or the next. Then, all of a sudden, individuals are in their 40s or 50s and have no retirement money to speak of and then panic starts to sink in. However, there is no need to panic because there is still plenty of time to do some things to get your retirement account into shape. The things you need to do include coming up with a number you need for retirement, income sources during retirement, saving goals, making 401 k contributions, investing aggressively, and downsizing if necessary and eliminating all debt.

The first thing you should do if you are worried about your retirement is to figure out how much money, realistically, you will need during retirement. If you have no clue how to go about doing this then you need to go online and use a retirement calculators to help you get a clue.

Organisations To Add Another Dimension To Your Retirement

Once you have an idea of what you need for retirement then you can subtract any sources of income you will receive during your retirement from social security, pensions, 401 k or other sources. Then you need to sit down with your spouse and set some serious savings goals. This is not the time to invest a little here or a little there, but to set some real goals. There are plenty of creative things you can do as well that will save you real money and not interfere with your lifestyle. These include packing your lunch, shopping with coupons, carpooling, and other similar actions.

Now that you know your goals, you can start depositing as much money as possible into your 401k. This is especially a good retirement tool if your employer also offers a matching program.

Invest aggressively in mutual funds as well as the stock market. You have at least a decade or more before retirement, so don't get conservative now. Hire a stock broker to guide you if you want, but you can make some serious money if you know what you are doing.

If you are still concerned about your retirement and how you will possibly make ends meet then you might need to downsize your current lifestyle. If you are incurring a lot of debt, get rid of the credit cards. If you are living in a large home, move to a smaller home. Things like this are difficult to do, but they will make a big difference in your retirement.

The most important thing for you to do is pay off all of your debt. The more debt you have the more interest you will have to pay which means you may never pay it off if you are only making minimum payments. So, go ahead and get aggressive with debt and take care of it now. This may be one of the most important things you can do to ensure a happy retirement.

Robert Michael is a writer for

<http://www.kretirement.com>

which is an excellent place to find retirement

links, resources and articles. For more information go to:

<http://www.kretirement.com>



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